

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Janirette C. Vargas
Natalie L. Dozier
Debtors

Case No. 18-00332-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 318

Page 1 of 4
Total Noticed: 92

Date Rcvd: Jul 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2020.

db +Janirette C. Vargas, 5 Monterey, Hershey, PA 17033-2229
jdb #+Natalie L. Dozier, 5 Monterey, Hershey, PA 17033-2229
5016307 +Alliance Medical Group, Attn: billing, 305 Church Street, Naugatuck, CT 06770-2836
5016308 Amcol Systems, 11 Lancewood Road, Columbia, SC 29210
5016310 American Medical Collection Agency, PO Box 1325, Elmsford, NY 10523-0935
5016311 Arcadia Recovery Bureau, LLC, PO Box 70256, Philadelphia, PA 19176-0256
5016313 +Arlington Orthopedic Clinic, Attn: billing, 820 Sir Thomas Ct, Harrisburg, PA 17109-4839
5016317 +Beacon House Ambulance, PO Box 131, Beacon Falls, CT 06403-0131
5016318 Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009
5016319 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5016321 +Brook at Colonial Park, 4212 Williamsburg Drive, Harrisburg, PA 17109-2324
5016322 +Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
5016345 CVS Pharmacy Inc, PO Box 741665, Atlanta, GA 30374-1665
5016325 +Capital Blue Cross, PO Box 779515, Harrisburg, PA 17177-9515
5016330 +Cardiology Associates of Grtr Wtrbr, 455 Chase Prkwy, Attn: billing, Waterbury, CT 06708-3390
5016331 +Cedar Valley Psychiatry, Attn: billing, 8130 Adams Drive, Hummelstown, PA 17036-8623
5016332 Celtic Bank, PO Box 4499, Beaverton, OR 97076-4499
5016337 +Colonial Park Family Practice, Attn: billing, 4807 Jonestown Road #141, Harrisburg, PA 17109-1744
5016338 Comenity Bank/LNBRYANT, PO Box 30281, Salt Lake City, UT 84130-0281
5016340 Consulting Pathologists of CT, PC, Attn: Billing, PO Box 610, Windsor, CT 06095-0610
5016344 +Creekside Auto Sales, 3730 Carlisle Road, Dover, PA 17315-4416
5016346 +Derry Township Tax Collector, 610 Clearwater Road, Hershey, PA 17033-2453
5016347 +Diagnostic Radiology Assoc, PO Box 347340, PO Box 126, Pittsburgh, PA 15230-0126
5016348 Diversified Adjustment Service, Inc, PO Box 32145, Fridley, MN 55432-0145
5016349 +Eversource Energy, Attn: billing, 626 Glenbrook Road, Stamford, CT 06906-1441
5016350 +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
5016374 +Franklin Collection Service, Inc., PO Box 3910, Tupelo, MS 38803-3910
5016375 +Franklin Medical Group FMG, PO Box 1090, Windsor, CT 06095-6190
5016376 +GC Limited Partnership, PO Box 1545, Houston, TX 77251-1545
5016377 GFS/Jared Galleria of Jewe, PO Box 740425, Cincinnati, OH 45274-0425
5016378 LabCorp, PO Box 2240, Burlington, NC 27216-2240
5016382 +MRS BPO L.L.C., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
5016385 MS Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
5016386 MSHMC Physicians Group, Billing Services, PO Box 854, Hershey, PA 17033-0854
5016379 +Mark Horowitz DMD, Attn: billing, 1336 West Main Street Ste 2B, Waterbury, CT 06708-3122
5016387 Naugatuck Valley Radiological Asso, NVRA Billing Department, Southbury, CT 06488
5019359 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
5018387 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
5016388 Nissan Motor Acceptance Corporation, PO Box 660680, Dallas, TX 75266-0680
5016392 Patient First, Attn: billing dept, PO Box 758941, Baltimore, MD 21275-8941
5016395 Peerless Credit Services, Inc, PO Box 518, Middletown, PA 17057-0518
5016399 Pinnacle Health, PO Box 826813, Philadelphia, PA 19182-6813
5016402 +Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353
5016406 Quest Diagnostic, PO Box 740775, Cincinnati, OH 45274-0775
5016409 Saint Mary's Hospital, PO Box 3390, Hartford, CT 06101-9981
5016411 Specialists in Womens Healthcare, 134 Grandview, Suite 210, Waterbury, CT 06708-2507
5016416 +Tristan Radiology Specialists, Attn: billing, 4518 Union Deposit Road, Harrisburg, PA 17111-2921
5027054 U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
5016417 Urology Specialists PC, Attn: billing, 1579 Straights Turnpike St 2A, Middlebury, CT 06762-1835
5016419 Verizon Wireless, PO Box 15124, Lehigh Valley, PA 18002-8000
5016421 +Women First OBGYN, Attn: billing, 4700 Union Deposit Rd #140, Harrisburg, PA 17111-3774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Jul 09 2020 23:53:00 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5016314 +EDI: CINGMIDLAND.COM Jul 09 2020 23:53:00 AT&T, PO Box 537104, Atlanta, GA 30353-7104
5016315 EDI: ATTWIREBK.COM Jul 09 2020 23:53:00 AT&t U-Verse, PO Box 5014, Carol Stream, IL 60197-5014
5016306 EDI: AFNIRECOVERY.COM Jul 09 2020 23:53:00 Afni, PO Box 3517, Bloomington, IL 61702-3517
5016309 E-mail/Text: American@AABinfo.net Jul 09 2020 19:49:29 American Adjustment Bureau, Inc., PO Box 2758, Waterbury, CT 06723-2758
5016316 EDI: PHINGENESIS Jul 09 2020 23:53:00 Bankcard Services, PO Box 205458, Dallas, TX 75320-5458
5045030 +EDI: WFNNB.COM Jul 09 2020 23:53:00 COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5016326 EDI: CAPITALONE.COM Jul 09 2020 23:53:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5016329 +EDI: CAPITALONE.COM Jul 09 2020 23:53:00 Capital One Bank USA, PO Box 30281,
Salt Lake City, UT 84130-0281

5016334 E-mail/Text: lori.jo.davis@ynhh.org Jul 09 2020 19:49:36 Century Financial Services, Inc.,
PO Box 98, North Haven, CT 06473-0098

5016336 +EDI: CITICORP.COM Jul 09 2020 23:53:00 CitiCards CBNA, POB 6241,
Sioux Falls, SD 57117-6241

5016341 +EDI: CONVERGENT.COM Jul 09 2020 23:53:00 Convergent Outsourcing Inc, PO Box 9004,
Renton, WA 98057-9004

5016342 E-mail/PDF: creditonebknotifications@resurgent.com Jul 09 2020 20:02:19 Credit One Bank,
PO Box 60500, City of Industry, CA 91716-0500

5016335 EDI: JPMORGANCHASE Jul 09 2020 23:53:00 Chase Card, PO Box 15298, Wilmington, DE 19850

5044559 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 09 2020 20:02:30
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

5044471 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 09 2020 20:02:42
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

5044468 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 09 2020 20:02:19
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

5016381 +EDI: PARALONMEDCREDIT Jul 09 2020 23:53:00 Medcredit Inc., PO Box 1496,
Maryland Heights, MO 63043-0496

5038227 +EDI: MID8.COM Jul 09 2020 23:53:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011

5027522 EDI: AGFINANCE.COM Jul 09 2020 23:53:00 ONEMAIN, PO BOX 3251,
EVANSVILLE, IN. 47731-3251

5016391 +EDI: AGFINANCE.COM Jul 09 2020 23:53:00 One Main, PO Box 1010,
Evansville, IN 47706-1010

5061011 EDI: PRA.COM Jul 09 2020 23:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541

5061012 EDI: PRA.COM Jul 09 2020 23:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

5026267 EDI: PRA.COM Jul 09 2020 23:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

5016603 +EDI: PRA.COM Jul 09 2020 23:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

5023089 +E-mail/Text: colleen.atkinson@rmscollect.com Jul 09 2020 19:49:47
Patient First c/o Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630

5016393 +EDI: RMSC.COM Jul 09 2020 23:53:00 Pay Pal Credit, PO Box 5018,
Lutherville Timonium, MD 21094-5018

5016394 EDI: RMSC.COM Jul 09 2020 23:53:00 PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658

5016405 +E-mail/Text: margreen@pinnahealth.org Jul 09 2020 19:49:44 Pinnacle Health Medical Group,
PO Box 1129, Harrisburg, PA 17108-1129

5040378 EDI: Q3G.COM Jul 09 2020 23:53:00 Quantum3 Group LLC as agent for, GPCC I LLC,
PO Box 788, Kirkland, WA 98083-0788

5016407 E-mail/Text: colleen.atkinson@rmscollect.com Jul 09 2020 19:49:47
Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630

5016408 EDI: RMCB.COM Jul 09 2020 23:53:00 Retrieval Masters Creditors Bureau, PO Box 1235,
Elmsford, NY 10523-0935

5016412 EDI: RMSC.COM Jul 09 2020 23:53:00 SYNCRB/Wal-Mart, PO Box 965024,
Orlando, FL 32896-5024

5162178 +E-mail/Text: bncmail@w-legal.com Jul 09 2020 19:49:37 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

5162179 +E-mail/Text: bncmail@w-legal.com Jul 09 2020 19:49:37 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132

5016410 EDI: SWCR.COM Jul 09 2020 23:53:00 Southwest Credit, 4120 International Parkway,
Suite 1100, Carrollton, TX 75007-1958

5043836 +EDI: RMSC.COM Jul 09 2020 23:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021

5016415 +E-mail/Text: bankruptcydepartment@tsico.com Jul 09 2020 19:49:44 Transworld Systems Inc.,
500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733

5016418 +EDI: VERIZONCOMB.COM Jul 09 2020 23:53:00 Verizon, PO Box 28000,
Lehigh Valley, PA 18002-8000

5042536 EDI: AIS.COM Jul 09 2020 23:53:00 Verizon, by American InfoSource LP as agent,
PO Box 248838, Oklahoma City, OK 73124-8838

5016420 +E-mail/Text: sylvia.martinez@wtbyhosp.org Jul 09 2020 19:49:36 Waterbury Hospital,
Attn: Billing, PO Box 1590, Waterbury, CT 06721-1590

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5016414 Time Share loan

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 cr* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,
 Seattle, WA 98121-3132
 5016312* Arcadia Recovery Bureau, LLC, PO Box 70256, Philadelphia, PA 19176-0256
 5016320* +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 5016323* +Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
 5016324* +Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
 5016327* +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
 5016328* +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
 5016333* Celtic Bank, PO Box 4499, Beaverton, OR 97076-4499
 5016343* Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
 5016351* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016352* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016353* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016354* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016355* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016356* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016357* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016358* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016359* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016360* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016361* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016362* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016363* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016364* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016365* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016366* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016367* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016368* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016369* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016370* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016371* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016372* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016373* +Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 5016383* +MRS BPO L.L.C., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 5016384* +MRS BPO L.L.C., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 5016389* +Nissan Motor Acceptance Corporation, PO Box 660680, Dallas, TX 75266-0680
 5016390* Nissan Motor Acceptance Corporation, PO Box 660680, Dallas, TX 75266-0680
 5016396* Peerless Credit Services, Inc, PO Box 518, Middletown, PA 17057-0518
 5016397* Peerless Credit Services, Inc, PO Box 518, Middletown, PA 17057-0518
 5016400* Pinnacle Health, PO Box 826813, Philadelphia, PA 19182-6813
 5016401* Pinnacle Health, PO Box 826813, Philadelphia, PA 19182-6813
 5016403* +Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353
 5016404* +Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353
 5016413* SYNCHRONY BANK, PO Box 965024, Orlando, FL 32896-5024
 5162181* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,
 Seattle, WA 98121-3132
 5162182* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,
 SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
 5016339 ##Connecticut Credit, LLC, PO Box 1188, Glastonbury, CT 06033-6188
 5016380 ##Medconn Collection Agency LLC, PO Box 359, Rocky Hill, CT 06067-0359
 5016398 ##Penn Credit Corporation, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988
 TOTALS: 1, * 46, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 2 Natalie L. Dozier cjulius@ljacobsonlaw.com,
creed@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
Chad J. Julius on behalf of Debtor 1 Janirette C. Vargas cjulius@ljacobsonlaw.com,
creed@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
David A Scott on behalf of Creditor Nissan - Infiniti LT. Inc. scott@lg-law.com
James Warmbrodt on behalf of Creditor Nissan Motor Acceptance Corporation
bkgroup@kmlawgroup.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Janirette C. Vargas
First Name Middle Name Last Name

Debtor 2 Natalie L. Dozier
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00332-HWV

Social Security number or ITIN xxx-xx-5589
EIN --_-----

Social Security number or ITIN xxx-xx-9326
EIN --_-----

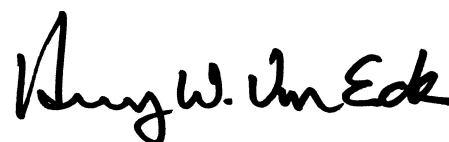
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Janirette C. Vargas

Natalie L. Dozier

**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Pamela Radginski, Deputy Clerk

7/9/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.